

Exhibit 1

MACKIE WOLF ZIENTZ & MANN, P.C.

ATTORNEYS AT LAW
PHONE (214) 635-2650 FAX (214) 635-2686

PARKWAY OFFICE CENTER, SUITE 900
14160 NORTH DALLAS PARKWAY
DALLAS, TEXAS 75254
* PLEASE RESPOND TO DALLAS OFFICE

UNION PLAZA
124 WEST CAPITOL, SUITE 1560
LITTLE ROCK, ARKANSAS 72201

18-000042-210
January 18, 2019
CERT MAIL
JOANN H. MEANS, ATTORNEY FOR APPLICANT JEFFREY RAY GROOMS
4200 SOUTH HULEN STREET, SUITE 680
FORT WORTH, TX 76109

RE: Loan No.: XXXXXX2275
MWZM File No.: 18-000042-210-1

NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Dear JOANN H. MEANS, ATTORNEY FOR APPLICANT JEFFREY RAY GROOMS:

We have been retained by CELINK, Mortgage Servicer for BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, the current Mortgagee of the Note and Texas Home Equity Conversion Deed of Trust related to the above referenced loan. A servicing agreement between the Mortgagee, whose address is:

BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS
MANAGEMENT SERIES I TRUST
c/o CELINK
2900 ESPERANZA CROSSING
AUSTIN, TX 78758

and the Mortgage Servicer authorizes the Mortgage Servicer to collect the debt.

You are hereby advised that a default exists under the terms and conditions of the Reverse Mortgage in that the grantor of the Reverse Mortgage passed away. Demand is hereby made for payment in full of the balance owed. According to the Mortgage Servicer's records, the total balance due as of the date of this notice is **\$83,759.93**. As a result of accrued interest and other charges, the total balance due may be greater on the date of your payment and an adjustment may be required to fully reinstate the loan. You may obtain the precise amount due by contacting this firm at **(214) 635-2650**. Payment must be made by cashier's check, certified check or money orders.

You are hereby notified that if the Reverse Mortgage is not paid in full within thirty (30) days of the date of this notice, the Mortgage Servicer will thereafter accelerate the maturity date of the Note, and commence in scheduling a foreclosure sale of the property according to the terms of the Reverse Mortgage, Tex. Const. art. XVI § 50(k)(6)(A) and Texas Property Code §51.0025.

Federal law allows you to dispute the validity of the debt, or any portion thereof, within thirty days (30) after receipt of this notice. If you do not, the debt will be assumed valid by the firm. If you notify the firm in writing within thirty days of receipt of this letter that the debt or any portion of the debt is disputed, the firm will obtain verification of the debt and will mail a copy of the verification to you. On your written request, within the thirty-day period for verification, the firm will provide you with the name and address of the original creditor. Additionally, all of the obligors and guarantors (if any) have the right to bring a court action to assert the non-existence of a default or any other defense which they may have.

If this debt has been discharged in bankruptcy or you are not obligated on this debt, the Mortgage Servicer is not attempting to collect this debt from you personally.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT THE DEBT AND ANY INFORMATION OBTAINED BY IT WILL BE USED FOR THAT PURPOSE.

Sincerely yours,



Mackie Wolf Zientz & Mann, P.C.